

**Information to identify the case:**

Debtor 1	<u>Francis William Masters</u>	Social Security number or ITIN	xxx-xx-9190
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Anne Marie Masters</u>	Social Security number or ITIN	xxx-xx-5724
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-10209-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Francis William Masters  
dba Trimast Designs LLC

Anne Marie Masters  
dba Trimast Designs LLC

4/6/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francis William Masters  
 Anne Marie Masters  
 Debtors

Case No. 18-10209-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db/jdb	+Francis William Masters,	Anne Marie Masters,	9 Meadow Lane,	Fredon, NJ 07860-5367
cr	+Nationstar Mortgage LLC,	Robertson Anschutz & Schneid, P.L.,	6409 Congress Ave., Suite 100,	
	Boca Raton,, FL 33487,	UNITED STATES 33487-2853		
517262889	+AMERICAN HONDA FINANCE,	P O BOX 168088,	IRVING TX 75016-8088	
	(address filed with court:	American Honda Finance,	201 Little Falls Drive,	
	Wilmington, DE 19808)			
517262890	+American Legion Post 724,	Lauer & Fulmer, PC,	ATTN: Philip D. Lauer, Esq.,	
	701 Washington Street,	Easton, PA 18042-4373		
517262895	+Continental Bank,	Bradley R. Jones, P.C.,	15 West South Temple, Suite 300,	
	Salt Lake City, UT 84101-1542			
517262899	+Howdy's Wholesale Signs,	169 Water Street,	Dillsburg, PA 17019-9737	
517262901	Mr. Cooper / NationStar Mortgage,	8950 Cypress Waters Blvd,	Dallas, TX 75063	
517262902	+Nisivoccia LLP,	200 Valley Road,	Suite 300, Mount Arlington, NJ 07856-1320	
517262903	+PPL Electric Utilities,	2 North Ninth Street CPC-Genn-1,	Allentown, PA 18101-1179	
517262904	Remex Revenue Management,	307 Wall Street,	Princeton, NJ 08540-1515	
517262906	+UGI Utilities Inc,	PO Box 15523,	Wilmington, DE 19850-5523	
517262907	+US Dept of Education,	PO Box 7859,	Madison, WI 53707-7859	
517262909	Yellow Pages United,	PO Box 50038,	Jacksonville, FL 32240-0038	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov	Apr 06 2018 22:45:35	U.S. Attorney,	970 Broad St.,
	Room 502,	Rodino Federal Bldg.,	Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 06 2018 22:45:32	United States Trustee,	
	Office of the United States Trustee,	1085 Raymond Blvd.,	One Newark Center,	Suite 2100,
	Newark, NJ 07102-5235			
cr	EDI: HNDA.COM	Apr 07 2018 02:28:00	American Honda Financa Corp.,	P.O. Box 168088,
	Irving, TX 75016-8088			
cr	+EDI: RMSC.COM	Apr 07 2018 02:28:00	Synchrony Bank, c/o PRA Recievables Management, LL,	
	POB 41021,	Norfolk, VA 23541-1021		
517262888	+EDI: AMEREXPR.COM	Apr 07 2018 02:28:00	American Express,	PO Box 981537,
	El Paso, TX 79998-1537			
517262891	EDI: BANKAMER.COM	Apr 07 2018 02:28:00	Bank of America,	PO Box 982238,
	El Paso, TX 79998			
517262892	+EDI: CAPITALONE.COM	Apr 07 2018 02:28:00	Capital One,	PO Box 30285,
	Salt Lake City, UT 84130-0285			
517262893	+EDI: CHASE.COM	Apr 07 2018 02:28:00	Chase,	PO Box 15298,
	Wilmington, DE 19850-5298			
517262894	+EDI: CITICORP.COM	Apr 07 2018 02:28:00	Citi Cards,	PO Box 6241,
	Sioux Falls, SD 57117-6241			
517262896	EDI: DISCOVER.COM	Apr 07 2018 02:28:00	Discover,	PO Box 15316,
	Wilmington, DE 19850			
517262897	+E-mail/Text: info@ebcs-solutions.com	Apr 06 2018 22:45:18	EBCS,	PO Box 5125,
	Timonium, MD 21094-5125			
517262898	+EDI: CITICORP.COM	Apr 07 2018 02:28:00	Home Depot Credit Services,	PO Box 6497,
	Sioux Falls, SD 57117-6497			
517262905	+EDI: RMSC.COM	Apr 07 2018 02:28:00	SYNCB/ Amazon,	PO Box 965015,
	Orlando, FL 32896-5015			
517264479	+EDI: RMSC.COM	Apr 07 2018 02:28:00	Synchrony Bank,	c/o of PRA Receivables Management, LLC,
	PO Box 41021,	Norfolk, VA 23541-1021		
517262908	+EDI: VERIZONCOMB.COM	Apr 07 2018 02:28:00	Verizon,	PO Box 15124,
	Albany, NY 12212-5124			
			TOTAL: 15	

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517262900 Indeed.com

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Apr 06, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2018 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Michael L. Wojcik on behalf of Joint Debtor Anne Marie Masters mlwojcik@embarqmail.com  
Michael L. Wojcik on behalf of Debtor Francis William Masters mlwojcik@embarqmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7